Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 1 of 68

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself					
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Your full name	Tamara				
Write the name that is on	First name	First name			
your government-issued picture identification (for	Middle name	Middle name			
example, your driver's	Word				
license or passport	Last name	Last name			
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)			
2. All other names you					
have used in the last	First name	First name			
8 years		_ \			
Include your married or	Middle name	Middle name			
maiden names.	Last name	Last name			
	First name	First name			
	Middle name	Middle name			
	Last name	Last name			
3. Only the last 4 digits of your Social	XXX - XX5158	xxx - xx-			
Security number or federal Individual	OR	OR			
Taxpayer Identification number	9 xx - xx-	9 xx - xx-			

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 2 of 68

Debtor 1 Tamara First Name	Word Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	COOC O Florida et Ava Ulait 1	If Debtor 2 lives at a different address:
	6336 S. Eberhart Ave., Unit 1 Number Street	Number Street
	Chicago Illinois 60637 City State Zip Code	City State Zip Code
	Cook	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have	Check one: Over the last 180 days before filing this petition, I have
	lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 3 of 68

De	btor 1 Tamara			Case number (if kno	wn)
	First Name	Middle Name L	ast Name		
Pai	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also, gr Chapter 7 Chapter 11 Chapter 12 Chapter 13			
	How you will pay the fee	more details about how you cashier's check, or money or may pay with a credit card or I need to pay the fee in instandividuals to Pay Your Filing I request that my fee be was judge may, but is not require the official poverty line that a	may pay. Typically, if you der If your attorney is check with a pre-printer allments. If you choose a fee in Installments (O lived (You may request d to, waive your fee, an applies to your family simust fill out the Application.	ou are paying the submitting your ed address. this option, sign fficial Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for efee yourself, you may pay with cash, repayment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of anable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Do you rent your residence?	✓ No. Go to line 12.	tement About an Eviction		you want to stay in your residence? St You (Form 101A) and file it with

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 4 of 68

Word Debtor 1 Tamara __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 5 of 68

 Debtor 1 First Name
 Tamara
 Word
 Case number (if known)

 Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
		About Debtor 1:		Abou	t Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		You n	nust check one:		
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	Co fil	ounseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	
	The law requires that you receive a briefing		the certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.	counseling agen	ring from an approved credit ncy within the 180 days before I optcy petition, but I do not have a mpletion.	Co fil	ounseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	
, , , , , , , , , , , , , , , , , , ,			er you file this bankruptcy petition, opy of the certificate and payment	yo		er you file this bankruptcy petition, opy of the certificate and payment	
		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	ot ot m m	om an approve otain those ser ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the	
		requirement, attac efforts you made t unable to obtain it	or a 30-day temporary waiver of the lent, attach a separate sheet explaining what but made to obtain the briefing, why you were o obtain it before you filed for bankruptcy, and gent circumstances required you to file this		quirement, attac forts you made i nable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wi		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
		receive a briefing must file a certifica with a copy of the	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.			fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any o, your case may be dismissed.	
			Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		
			I am not required to receive a briefing about credit counseling because of:			d to receive a briefing about credi ause of:	
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	ab	out credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 6 of 68

Debtor 1 Tamara First Name	Word Middle Name Last N		(if known)
	estions for Reporting Purposes	lane	
16. What kind of debts do you have?	16a. Are your debts primarily cor "incurred by an individual pri No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily bus	marily for a personal, family, or h siness debts? <i>Business debts</i> a stment or through the operation	re debts that you incurred to obtain of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund		npt property is excluded and administrative isecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	n \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 millio \$100,000,001-\$500 million	n \$10,000,000,001-\$50 billion
Part 7: Sign Below	11	talan da analoga (Carlo	
For you	correct. If I have chosen to file under Chapt of title 11, United States Code. I ur under Chapter 7.	er 7, I am aware that I may procenderstand the relief available und	eed, if eligible, under Chapter 7, 11,12, or 13 der each chapter, and I choose to proceed exone who is not an attorney to help me fill
	I request relief in accordance with t I understand making a false statem	he chapter of title 11, United Statent, concealing property, or obtains a result in fines up to \$250,09, and 3571.	ates Code, specified in this petition. aining money or property by fraud in 00, or imprisonment for up to 20 years, or ture of Debtor 2
	Executed on 7/10/2017 MM / DD / Y		uted on

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 7 of 68

Debtor 1 Tamara		Word	Case number (if ki	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Megan Holmes		Date	7/10/2017
	Signature of Attorney f	or Debtor	——— MN	M / DD / YYYY
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			Illinois	
	Bar number		State	

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 8 of 68

Fill in this information to identify your case:							
Debtor 1	Tamara		Word				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
Case number			(State)				
(If known)	-						

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,820.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,820.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
	ranount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$29,731.45
Your total liabilities	\$29,731.45
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,190.82
i. Schedule J: Your Expenses (Official Form 106J)	\$1,990.00

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 9 of 68

Deb	otor 1 Tamara		Word	Case number (if known)						
	First Name	Middle Name	Last Name							
Part	4: Answer These Ques	stions for Administrat	ive and Statistical Rec	cords						
6. A	are you filing for bankruptcy	under Chapters 7, 11, or	r 13?							
Г	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
	✓ Yes.									
L	▼									
7. V	Vhat kind of debt do you hav	re?								
[d by an individual primarily for a personal,						
				cal purposes. 28 U.S.C. § 159.						
	Your debts are not prima this form to the court with	-	ou have nothing to report on	n this part of the form. Check this box and sub	mit					
		-								
	From the Statement of Your Form 122A-1 Line 11; OR, Fo			nonthly income from Official	\$2,208.07					
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
9.	Copy the following special	categories of claims fro	om Part 4, line 6 of Schedu	ule E/F:						
	From Part 4 on Schedule E	/F, copy the following:		Total claim						
	9a. Domestic support obligat	ions (Copy line 6a.)		\$0.00						
	9b. Taxes and certain other of	lebts you owe the governr	ment. (Copy line 6b.)	\$0.00						
	9c. Claims for death or perso	nal inium while you were i	ntoxicated (Copy line 6c.)	\$0.00						
	·		moxidated. (Oopy line oc.)	\$10,600.00						
	9d. Student loans. (Copy line	410,000.00								
	9e. Obligations arising out of		r divorce that you did not re	eport as \$0.00						
	priority claims. (Copy line 6g.)								
	9f. Debts to pension or profit	.) \$0.00								

\$10,600.00

9g. Total. Add lines 9a through 9f.

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 10 of 68

Fill in this	inforr	nation to identify your c	ase:						
Debtor 1		Tamara			Word				
Debtor 1		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name				
United Sta	ites B	ankruptcy Court for the:	Northern		District of Illinois				
Case num					(State)				
(If known)		1004/5							Check if this is an
		orm 106A/B							amended filing
Sched	luk	e A/B: Prope	rty						12/1
category v responsibl write your	vhere e for name	you think it fits best. E supplying correct infor e and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	•	married peoplate sheet to t	le are his for	filing together, both a	re equally
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	or Other Real Estate Yo	u Own or Ha	ave a	n Interest In	
			uitable interest	in an	y residence, building, land	, or similar pro	operty	?	
		Go to Part 2							
ш	Yes.	Where is the property?							
1.1				Wh	at is the property? Check a Single-family home	ill that apply.		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Stree	Street address, if available, or other description			Duplex or multi-unit building	י	Creditors Who Have Claims Secured by Pro		
					Condominium or cooperativ	-		Current value of the	Current value of the
				H	Manufactured or mobile hor	me		entire property?	portion you own?
	Num	ber Street			Land			B (b	• · · · · · · · · · · · · · · · · · · ·
	Num	bei Gireet			Investment property			Describe the nature o interest (such as fee s	
	City	State	Zip Code	H	Timeshare Other			the entireties, or a life	e estate), if known.
					o has an interest in the pro	operty? Check		Check if this is co	mmunity property
				one					
				H	Debtor 1 only Debtor 2 only				
				H	Debtor 1 and Debtor 2 only				
					At least one of the debtors a	and another			
				Otl	ner information you wish to	add about th	is iter	n, such as local	
				pro	perty identification numbe	er <u>:</u>			
If you	own	or have more than one, li	st nere:	Wh	at is the property? Check a	all that apply		Do not deduct secured	claims or exemptions. Put
1.2					Single-family home	ar app.y.		the amount of any secu	red claims on Schedule D:
	Stree	t address, if available, or	other description		Duplex or multi-unit building	9			ims Secured by Property.
					Condominium or cooperativ	re .		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile hor	ne			<u> </u>
	Num	ber Street		L	Land Investment property			Describe the nature o	f your ownership
					Timeshare			interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Other				
				Wh	o has an interest in the pro	operty? Check		Check if this is co (see instructions)	mmunity property
					Debtor 1 only			ш	
					Debtor 2 only				
					Debtor 1 and Debtor 2 only				
					At least one of the debtors a	and another			
					ner information you wish to perty identification numbe		is iter	n, such as local	

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 11 of 68

	Tamara	Word Case nu	mber (if known)
	First Name Midd	le Name Last Name	
_	eet address, if available, or other descrip	what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Cit		Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this if	
		property identification number:	
you ha	Describe Your Vehicles	own for all of your entries from Part 1, including any enumber here.	Titles for pages
you own	wn, lease, or have legal or equitable that someone else drives. If you lease a ans, trucks, tractors, sport utility vehicle or	e interest in any vehicles, whether they are registered a vehicle, also report it on Schedule G: Executory Contracts es, motorcycles	•
you own 3. Cars, v	wn, lease, or have legal or equitable that someone else drives. If you lease a ans, trucks, tractors, sport utility vehicle o	a vehicle, also report it on Schedule G: Executory Contracts	and Unexpired Leases.
you own 3. Cars, v No	wn, lease, or have legal or equitable that someone else drives. If you lease a ans, trucks, tractors, sport utility vehicle be Make Model:	who has an interest in the property? Checone.	k Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
you own 3. Cars, v No	wn, lease, or have legal or equitable that someone else drives. If you lease a ans, trucks, tractors, sport utility vehicle to ess. Make Model: Year: Approximate mileage:	who has an interest in the property? Checone. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	k Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
you own 3. Cars, v N N Ye 3.1	wn, lease, or have legal or equitable that someone else drives. If you lease a ans, trucks, tractors, sport utility vehicle to ess. Make Model: Year: Approximate mileage:	who has an interest in the property? Checone. Debtor 1 only Debtor 2 only At least one of the debtors and another	k Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 12 of 68

otor 1	Tamara First Name	Middle Name	Word Last Name	Case number	er (if known)	
		Wildule Name				
3.3	Make Model:		Who has an interest in the one.	property? Check		claims or exemptions. Pured claims on <i>Schedule</i>
	Year:		Debtor 1 only			nied claims on <i>Scriedule</i> nims Secured by Property
	Approximate mileage:		= '			, ,
	. 4-4		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
				• • • • •		
Exar	nples: Boats, trailers, motors No	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles,	·		
Exar	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. P ired claims on <i>Schedule</i> iims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor	motorcycle accessori property? Check hly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessori property? Check hly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 or Debtor 1 only	property? Check The sand another anity property? Check property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P tred claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check Inly Is and another Inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 and Debtor 2 or Check if this is communinstructions) Who has an interest in the one. Debtor 1 and Debtor 2 or Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only	property? Check Inly Its and another Inity property (see Inity property? Check Inly Its and another Inity see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule hims Secured by Property Current value of the

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 13 of 68

Word Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Furniture \$750.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Women's Clothing \$370.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1620.00 for Part 3. Write that number here

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 14 of 68

Debt	tor 1 Tamara		Word	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe Your F	inancial Assets			
Do	you own or have any	y legal or equitable interes	in any of the following	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash				
E	_	ve in your wallet, in your home, ir	ı a safe deposit box, and or	n hand when you file your petition	
	✓ No				
	Yes			Cash:	
17.		avings, or other financial accounts stitutions. If you have multiple ac		ares in credit unions, brokerage houses, ution, list each.	
	No ✓ Yes		Institution name:		
	163				
		17.1. Checking account:	Credit Union 1		\$100.00
		17.2. Checking account:			
		17.3. Savings account:	Credit Union 1		\$100.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks investment accounts with broken	rage firms, money market a	ccounts	
	✓ No ☐ Yes	Institution or issuer name:			
	—				
19.	Non-publicly traded st		ted and unincorporated l	businesses, including an interest in	
	No No				
	Yes. Give specific	Name of entity		% of ownership:	
	information about				
	them				
		-			-

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 15 of 68

Debt	tor 1 Tamara		Word	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	, =,	,,	,,	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.				
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public Electric:			
	_	Gas:			
			-		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			-
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No	Issuer name and description:			
	Yes	.ssaor name and description.			

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 16 of 68

Debt	tor 1 Tamara		Case number <i>(if known</i>)	
0.4		dle Name Last Name		
24.	26 U.S.C. §§ 530(b)(1), 529A(b), and 53	account in a qualified ABLE program, or under a $\mathfrak{C}_{29}(\mathfrak{b})(1)$.	qualified state tuition program.	
	✓ No Institution name and des Yes	cription. Separately file the records of any interests.11	U.S.C. § 521(c):	
25.	Trusts, equitable or future interests i exercisable for your benefit	n property (other than anything listed in line 1), a	and rights or powers	
	No No			
	Yes. Describe			
26.		de secrets, and other intellectual property sites, proceeds from royalties and licensing agreemen	nts	
	✓ No Yes. Describe			l
27.	Licenses, franchises, and other gene Examples: Building permits, exclusive licenses.	ral intangibles enses, cooperative association holdings, liquor licens	ses, professional licenses	
	No Yes. Describe			
Mor	ney or property owed to you?			Current value of the
				portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you			Do not deduct secured
28.	Tax refunds owed to you ✓ No			Do not deduct secured
28.	No Yes. Give specific information		Federal:	Do not deduct secured
28.	✓ No		Federal: State:	Do not deduct secured claims or exemptions.
	Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	Yes. Give specific information about them, including whether you already filed the returns and the tax years	y, spousal support, child support, maintenance, divo	State: Local:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony		State: Local: rce settlement, property settlemen	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony		State: Local: rce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00 \$0.00
	No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony		State: Local: rce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local: rce settlement, property settlemen Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give specific information about them, including whether you already filed the returns and the tax years	y, spousal support, child support, maintenance, divo	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 17 of 68

Deb	tor 1 Tamara		Word	Case number (if known)	
	First Name	Middle Na	ne Last Name		
31.	Interests in insu Examples: Health		nealth savings account (HSA); credit,	homeowner's, or renter's insurance	
		ne insurance company y and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the ber	property that is due you fro eficiary of a living trust, expe someone has died.	m someone who has died ct proceeds from a life insurance poli	cy, or are currently entitled to receive	_
	Ves. Describe	3			
33.			ot you have filed a lawsuit or made	e a demand for payment	
	✓ No Yes. Describe	9			
34.	Other continger	-	of every nature, including counter	rclaims of the debtor and rights	
	No Yes. Describe	Э			
35.	Any financial as	sets you did not already lis	st .		
	✓ No Yes. Describe	Ð			
36.			rom Part 4, including any entries f		\$200.00
Part	5: Describe A	unv Rusiness-Related P	roperty You Own or Have an	Interest In. List any real estate in Pa	ort 1
37.	No. Go to Pa	art 6.	interest in any business-related p	roperty:	Current value of the portion you own? Do not deduct secured claims
38.	Accounts receiv	rable or commissions you a	already earned		or exemptions
	No Yes. Describe	3			
39.		nt, furnishings, and supplie ess-related computers, softw		nachines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe	Э.			

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 18 of 68

Deb	tor 1 Tamara		Word	Case number (if known)	
10	First Name	Middle Name	Last Name	tuo do	
40.		equipment, supplies you u	se in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	- N				
	No No Doporibo				
	Yes. Describe				
	-				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	1	Name of entity:	% of ownership:	
	information about	_			
	them				
		-			_
		<u>.</u>			
43.	Customer lists, mailing	lists, or other compilation	ons		
	✓ No				
	Yes. Do your lists i	include personally identifiabl	e information (as defined in 11 U	I.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	eribe			
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific	-			
	information	-			
		-			
		-			
		-			
		-			
45. A	add the dollar value of a	all of your entries from Pa	rt 5, including any entries for	pages you have attached	
for P	art 5. Write that number	er here			
Pari	Describe Any F	arm- and Commercial	Fishing-Related Property	You Own or Have an Interest In.	
Par	If you own or have ar	n interest in farmland, list it in	Part 1.		
46.	Do you own or have a	any legal or equitable inte	rest in any farm- or commerci	al fishing-related property?	
	No. Co to Dort 7	, ,	•		Current value of the
	Yes. Go to line 47.				portion you own?
	Tes. do to line 47	•			Do not deduct secured claims or exemptions
47.	Farm animals				P. C.
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				
	_				

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 19 of 68

Debi	tor 1 Iamara	No. 1 II. No.	Word	Case number (if known)	
40	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fix	tures, and tools of trade	•	
	✓ No				
	Yes. Describe				
	L rosi Dosoii.				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	No No				
	Yes. Describe				
	_				
				F	
		ll of your entries from Part 6, inclu		-	
for Pa ▶	art 6. Write that number	r here			
				_	
Part	Describe All Pro	perty You Own or Have an Int	erest in That You Dic	l Not List Above	
		perty of any kind you did not alrea			
		s, country club membership	•		
	✓ No				
	Yes. Give specific				-
	information				
54. A	dd the dollar value of a	ll of your entries from Part 7. Write	that number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
55. I	Part 1: Total real estate	e, line 2		P	
56 r	part 2 total vehicles, lin	e 5			
_		nd household items, line 15	ф1000 00		
	-		\$1620.00	<u> </u>	
30. P	art 4: Total financial as	ssets, line 30	\$200.00	<u> </u>	
59. I	Part 5: Total business-re	elated property, line 45		<u></u>	
60. I	Part 6: Total farm- and	fishing-related property, line 52			
61. I	Part 7: Total other prop	erty not listed, line 54		_	
62. 1	Total personal property	. Add lines 56 through 61			0.1000.00
	. In a series brokersy		\$1820.00	Copy personal property total	+ \$1820.00

62 -	otal of all proporty on S	Schedule A/B. Add line 55 + line 62.			\$1820.00
UU. I	oral or all broberry on s	70. Aug inie 33 + iiile 02.			

		Case 17-20514	Doc 1	Filed 07/10/17 Document	Entered 07/10/17 14:: Page 20 of 68	13:20 Desc Main
Fill i	n this inforr	nation to identify your case:				
Deb	tor 1	Tamara		Word		
Deb	tor 2	First Name	Middle N	Name Last Nam	ie –	
(Spo	use, if filing)	First Name	Middle N	Name Last Nam	ie .	
Unit	ed States Ba	ankruptcy Court for the: No	rthern	District of Illino		
	e number			(Sta		
(If kno	own)					Check if this is an
Of	ficial I	Form 106C				amended filing
Sc	hedule	C: The Propert	ty You (Claim as Exem	ıpt	04/16
info as e	rmation. U xempt. If n	Ising the property you lis	ted on <i>Sch</i> out and att	edule A/B: Property (O ach to this page as ma	, -	consible for supplying correct burce, list the property that you claim a Page as necessary. On the top of any
state the a tax- unde	e a specif amount o exempt re er a law tl	ic dollar amount as exel f any applicable statutor etirement funds—may b	mpt. Altern ry limit. Son e unlimited to a partic	latively, you may clain me exemptions—such d in dollar amount. Ho cular dollar amount ar	n the full fair market value of n as those for health aids, righ wever, if you claim an exemp	claim. One way of doing so is to the property being exempted up to its to receive certain benefits, and ition of 100% of fair market value determined to exceed that amount,
Par	1: Iden	tify the Property You Cla	aim as Exe	mpt		
1.		of exemptions are you claim	•		,	
		re claiming state and federa			S.C. § 522(b)(3)	
	☐ You a	ıre claiming federal exempti	ons. 11 U.S.	C. § 522(b)(2)		
		operty you list on Schedule				

Amount of the exemption you claim

Check only one box for each exemption.

\$370.00

\$750.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Brief description of the property and

line on Schedule A/B that lists this

Misc. Women's Clothing

06

Are you claiming a homestead exemption of more than \$160,375?

property

Brief

Brief

description:

Line from

Schedule A/B:

Misc. Furniture

description:

Line from

Schedule A/B:

Current value of

the portion you

Copy the value from Schedule A/B

\$370.00

\$750.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

✓

 $\overline{\mathbf{V}}$

own

Specific laws that allow exemption

735 ILCS 5/12-1001(a)

735 ILCS 5/12-1001(b)

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 21 of 68

Debtor 1 Tamara Word Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$350.00 description: **✓** \$350.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 Checking account, 100% of fair market value, up to any Credit Union 1 applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 Savings account, Credit 100% of fair market value, up to any Union 1 applicable statutory limit

Line from Schedule A/B:

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 22 of 68

				sament rage == s			
Fill in th	nis inforr	nation to identify your ca	ase:				
Debtor	1	Tamara		Word			
		First Name	Middle Name	Last Name			
Debtor							
(Spouse, i	if filing)	First Name	Middle Name	Last Name			
United S	States Ba	ankruptcy Court for the:	Northern	District of Illinois			
_	_			(State)			
Case nu (If known)		-					
Offic	cial I	orm 106D					Check if this is an amended filing
Sch	edu	le D: Credit	ors Who Hav	ve Claims Secu	red by Prop	erty	12/15
more sp	ace is n			e are filing together, both are e aber the entries, and attach it t			
1. D c	any c	editors have claims s	ecured by your propert	y?			
√	No. C	heck this box and subr	mit this form to the court v	vith your other schedules. You h	nave nothing else to repo	ort on this form.	
F	Yes. F	Fill in all of the informatio	n below.				
Part 1:	List A	All Secured Claims					
for	each cla	aim. If more than one cre		ed claim, list the creditor separatel list the other creditors in Part 2. As g to the creditor's name.	,	Column B Value of collateral	Column C Unsecured portion If any

this claim

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 23 of 68

Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Tamara		Word				
		First Name	Middle Name	Last Name				
	otor 2							
(Spo	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
(If kn	se number lown)							
Of	ficial F	orm 106E/F				Che	ck if this is an	amended filing
			1 \\					
50	chedi	lie E/F: Cre	editors who	Have Unse	cured Claims			12/15
othe Forn clair	er party to a n 106A/B) a ms that are entries in t	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. expired Leases (Official Secured by Property. It	is and Part 2 for creditors with Also list executory contracts Form 106G). Do not include a more space is needed, copy top of any additional pages, w	s on <i>Schedu</i> iny creditor the Part yo	lle A/B: Prop s with partial ou need, fill it	erty (Official Ily secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority ur	secured claims against y	ou?				
	✓ No. (Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amount ling to the creditor's name particular claim, list the oth		both priority	and nonprior	rity amounts.
						Tatal	Duianita	Mannuiauitu

claim

amount

amount

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 24 of 68

Debt	or 1	Tamara		Word	Case number (if known)	
2001	· ·	First Name	Middle Name	Last Name		
Part	2:	List All of Your NONPRI	ORITY Unsecured	d Claims		
3. 	Do a	any creditors have nonpriori No. You have nothing to rep Yes.	-		e court with your other schedules.	
	unse f me	ecured claim, list the creditor se	eparately for each claim	n. For each claim li	r of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
						Total claim
4.1	No 73	D ASTRA RECOVERY SERV Empriority Creditor's Name 330 W 33RD ST N STE 118			Last 4 digits of account number 2098 When was the debt incurred? 9/2016	\$225.00
	W Gi	ho incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relate the claim subject to offset?	e Zip (cone. and another s to a community de	D5 Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 128	
	L	Yes				
4.2	At Ci	ho incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relate the claim subject to offset? No Yes	e Zip (cone. and another s to a community de	48 Code	When was the debt incurred?	\$0.00
4.3	No PC No RI Ci	ho incurred the debt? Check	e Zip (cone. and another	51 Code	Last 4 digits of account number 5766 When was the debt incurred? 5/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Notice Only	\$0.00
	Is •	the claim subject to offset? No Yes	•			

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 25 of 68

Word Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago Parking \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Tickets Is the claim subject to offset? **✓** No Yes \$1,200.00 ComEd 4.5 Last 4 digits of account number _ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.6 \$4,873.00 Last 4 digits of account number 5861 Nonpriority Creditor's Name 3/2013 When was the debt incurred? 121 S 13TH ST Street Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify _

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 26 of 68

Word Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 DEPT OF EDUCATION/NELN \$2,302.00 Last 4 digits of account number 7459 Nonpriority Creditor's Name When was the debt incurred? 7/2013 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN \$1,778.00 Last 4 digits of account number 3659 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 10/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPTEDNELNET 4.9 \$1,647.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 2/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 30374 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

No Yes

Is the claim subject to offset?

debts Other. Specify

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 27 of 68

Word Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 FIRST PREMIER BANK \$927.00 Last 4 digits of account number 2726 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 4/2013 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 FLAGSHIP CRD \$6,876.00 Last 4 digits of account number 1001 Nonpriority Creditor's Name 3 CHRISTY DRIVE SUITE 201 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHADDS FORD Pennsylvania 19317 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 72 Automobile Is the claim subject to offset? **✓** No Yes Lori Quist Law Office c/o James Anselm 4.12 \$2,720.00 Last 4 digits of account number Nonpriority Creditor's Name 4320 W WINTIELD When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. #200 Contingent Unliquidated Warrenville Illinois 60555 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Judgement - 2016-M1-712645 Is the claim subject to offset? **✓** No

Yes

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 28 of 68

Word Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Peoples Gas \$333.45 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Gas Is the claim subject to offset? **✓** No Yes 4.14 Starks, Clayton \$850.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 9535 S. Harvard Avenue n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60628 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Judgement - 2017-M6-000424 Is the claim subject to offset? **✓** No

Yes

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 29 of 68

Debtor 1	1 Iamara			Word	Case number (if known)
	First Name	•	Middle Name	Last Name	
art 3:	List Others to	Be Notified A	About a Debt Tha	t You Already Liste	ed
col col cre	lection agency i lection agency b ditors here. If yo ARRIS & HARRIS I	s trying to colle nere. Similarly, i ou do not have a	ct from you for a de f you have more tha	ebt you owe to somed an one creditor for an to be notified for any o	, for a debt that you already listed in Parts 1 or 2. For example, if a one else, list the original creditor in Parts 1 or 2, then list the ny of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page. ry in Part 1 or Part 2 did you list the original creditor?
	1 W JACKSON B Imber Street	LVD S-400		Line 4.4	of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 30 of 68

Debtor 1 Tamara Word Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purpos	es only.	. 28 U.S.C. §	159.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$10,600.00				
nom rait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$19,131.45				
	Gi Total Add lines Of through Gi	e:	\$29,731.45				

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 31 of 68

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Tamara		Word	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number (If known)			(=:===;	_

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 32 of 68

			D0	cument	Paye 32	01 00		
Fill in th	s inforn	nation to identify your c	ase:					
Debtor 1		Tamara		Word				
Debtor 2	2	First Name	Middle Name	Last Na	me			
(Spouse, it	filing)	First Name	Middle Name	Last Na	me	_		
United S	States Ba	ankruptcy Court for the:	Northern	District of Illin		_		
Case nu	mber			(St	ate)			
Offic	ial I	Form 106H						Check if this is an amended filing
Sche	dule	H: Your Cod	lebtors					12/15
known).	Answer	every question.	tach the Additional Page				, write your maine	and case number (ii
	no, Lou No. G	isiana, Nevada, New Mex 30 to line 3.	lived in a community propico, Puerto Rico, Texas, Warrs Rico, Texas, Warrs Rico, Texas, Warrs Rico, Puerto Ri	ashington, and \	Visconsin.)	nmunity property state:	s <i>and territories</i> inclu	ude Arizona, California,
ш		No	i spouse, or legal equival	ent live with yo	u at the time:			
		es. In which communit	y state or territory did you	live?	F	ill in the name and curr	rent address of that	person.
		Name of your spouse, f	ormer spouse, or legal equi	valent		-		
		Number Street				-		
		City	State		Zip Code	-		
3. In C	olumn	1, list all of your codeb	tors. Do not include your	spouse as a co	odebtor if you	r spouse is filing with	you. List the pers	son shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 33 of 68

				. ago (
Fill in th	is information to identify	your case:					
Debtor 1	Tamara		Word				
	First Name	Middle Name	Last N	ame	CI	heck if this is:	
Debtor 2	filing) First Name	Middle News	Loot N		— I F	An amended filing	
(Spouse, II	First Name	Middle Name	Last N			A supplement showing	nost-potition chapter 1
United State: the: Case nur	tates Bankruptcy Court for	Northern	District of Illi (S	nois state)	- -	expenses as of the follo	
(If known)	TIDEI					MM / DD / YYYY	
Offici	al Form 106I						
Sche	dule I: Your In	come					12/1
informati spouse. I number (ble for supplying correction about your spouse. If more space is needed (if known). Answer ever	f you are separated an l, attach a separate she y question.	d your spous	se is not fil	ing with you, d	o not include informat	ion about your
	n your employment		Debtor 1			Debtor 2	
	mation.	Employment status	Emplo	ved		Employed	
	u have more than one job, h a separate page with			nployed		Not Employed	
inforr	mation about additional oyers.	Occupation					
	de part time, seasonal, or employed work.	Employer's name					
		Employer's address					
	pation may include student omemaker, if it applies.		Number Str	reet		Number Street	
			City		State Zip Code	City	State Zip Code
		How long employed there?					
Part 2:	Give Details About N	Nonthly Income					
	te monthly income as of tunless you are separated.	the date you file this for	n. If you have	nothing to r	eport for any line	, write \$0 in the space. Ind	clude your non-filing
	r your non-filing spouse have bace, attach a separate she		, combine the	information	for all employers	·	es below. If you need
				F	or Debtor 1	For Debtor 2 or non-filing spouse	
	st monthly gross wages, sala ductions.) If not paid monthly			2.	\$1,949.37		_
3. Est	timate and list monthly over	rtime pay.		3	+ \$0.00		<u>=_</u>
4. Ca	Iculate gross income. Add li	ine 2 + line 3.		4.	\$1,949.37		_

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 34 of 68

Debto	· · · · · · · · · · · · · · · · · · ·	Vord	Case numbe	r <i>(if</i>	
	First Name Middle Name La	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	→ 4.	\$1,949.37		
	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$378.47		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$42.03		
5f. I	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h. +	\$0.00 +		
6. Add +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f$	+ 5g 6.	\$420.51		
7. Calc	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$1,528.87		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	1	_		
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$19.95		
8d.	Unemployment compensation	8d.	\$0.00		
8e.	Social Security	8e.	\$0.00		
 	Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify: Food Assistance Programs Income	8f.	\$200.00		
	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify: Pro-rated Tax Refund	8h. +	\$442.00 +		
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$661.95		
	culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$2,190.82 +	=	\$2,190.82
Incl frier	ate all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your hads or relatives. not include any amounts already included in lines 2-10 or amou	nousehold, your d	ependents, your roomr		
Spe	cify:			11	\$0.00
	d the amount in the last column of line 10 to the amount in e that amount on the Summary of Schedules and Statistical Sun				\$2,190.82
					Combined monthly income
13. Do	you expect an increase or decrease within the year after y	ou file this form?			
	Yes. Explain:				

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main

		Doci	ument Page 35 of 6	8		
Fill in this infor	rmation to identify y	our case:				
Debtor 1	Tamara		Word			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States I	Bankruptcy Court fo	r the: Northern	District of Illinois (State)	A supplement s expenses as of		petition chapter 13 date:
Case number (If known)				MM / DD / YYY	<u>Y</u>	
Official	Form 106	SJ				
Schedul	e J: Your E	 xpenses				12/15
Be as complet information. If	e and accurate as	possible. If two married people a ded, attach another sheet to this	are filing together, both are equal s form. On the top of any addition			
Part 1: Des	cribe Your Hous	sehold				
1. Is this a join	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live i	n a separate household?				
] [No					
	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expe	nses for Separate Household of Deb	otor 2.		
2. Do you hav	ve dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 3 years	Does depe with you?	endent live
			Offiid		✓ Yes.	
	penses include of people other	✓ No				
than yourself an	-	Yes				
dependent	s?					
Part 2: Esti	mate Your Ongo	oing Monthly Expenses				
	of a date after the		you are using this form as a supp pplemental Schedule J, check th			
	•	non-cash government assistance ded it on <i>Schedule I: Your Incom</i> e	-			Your expenses
	I or home ownershor the ground or lot.		nclude first mortgage payments and		4.	\$500.00
If not inc	luded in line 4:					
	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, c	or renter's insurance			4b.	\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4c.

4d.

\$0.00

\$0.00

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 36 of 68

 Debtor 1 First Name
 Tamara
 Word
 Case number (if known)

 Last Name
 Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$300.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$170.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$470.00
8. Childcare and children's ed	ucation costs	8.	\$80.00
9. Clothing, laundry, and dry c	leaning	9.	\$85.00
10. Personal care products an	d services	10.	\$75.00
11. Medical and dental expens	ses	11.	\$30.00
12. Transportation. Include gas Do not include car payments		12.	\$280.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify	<u>/:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:		
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	***
-	as not included in lines 4 or 5 of this forms or an Cabadula I. Varia Income	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		208	<u> </u>

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 37 of 68

Debtor 1	Tamara		Word	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:		_		21	\$0.00
22. Calc	ulate your monthly ex	penses.				\$1,990.00
22a. /	Add lines 4 through 21.					\$0.00
22b.	Copy line 22 (monthly e	expenses for Debtor 2), if any,	from Official Form 106J-2	!		\$1,990.00
22c. /	Add line 22a and 22b. T	he result is your monthly exp	enses.		22.	41,000100
23.Calcu	late your monthly net	income.				
23a. (Copy line 12 (your com	23a	\$2,190.82			
23b.	23b. Copy your monthly expenses from line 22 above.				23b	\$1,990.00
23c. Subtract your monthly expenses from your monthly income.						\$200.82
The result is your monthly net income.					23c	
mort	gage payment to increa	to finish paying for your car l se or decrease because of a r				
	Explain here:					

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 38 of 68

Fill in this infor	mation to identify your c	ase:			
Debtor 1	Tamara		Word		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Tamara Word	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 7/10/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 39 of 68

Filli	in this inf	ormation to	identify your c	ase:							
Deb	otor 1	Tamara First Nar	ne	Middle	Name	Word Last Nar	ne				
	otor 2 use, if filing)	First Nar	ne	Middle	Name	Last Nar	ne				
Unit	ted States		Court for the:	Northern		District of Illin					
Cas (If kn	e numbe own)	er				(Sta	ite)				
Of	ficia	l Form	107							Check if this is amended filing	
				l Affairs 1	for In	dividuals	Filing for	r Bankrı	uptcv	04/	/1
info num	rmation ber (if k	. If more sp known). An	pace is neede swer every q	d, attach a sepuestion.	arate si	neet to this form	n. On the top o			supplying correct your name and case	
Par	GI	ve Details	About Your	waritai Status	and w	here You Lived	Before				_
1.	What	is your curr	ent marital sta	itus?							
		larried ot married									
2.	During	g the last 3	years, have yo	u lived anywher	e other	than where you l	ive now?				
		es. List all o	f the places yo	u lived in the las		s. Do not include	where you live r	now.			
	D	ebtor 1:			Date:	s Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived there	
							Same as	Debtor 1		Same as Debtor 1	
		535 S. Harva umber Stree			From To	08/2016 02/2017	Number Stre	eet		From	
		hicago	Illinois State	60628 Zip Code			City	State	Zip Code		
							Same as	Debtor 1		Same as Debtor 1	
	_	211 S. Wood lumber Stree			From To	08/2015 08/2016	Number Stre	eet		From	
		hicago	Illinois	60609			-				
3.	Within tand terri	itories include	e Arizona, Califo	mia, Idaho, Loui	siana, Ne		o, Puerto Rico, Te		Zip Code te or territory? (Coon, and Wisconsin.)	ommunity property states	

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 40 of 68

Case number (if known)

Word

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$19198.50 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$11928.69 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$10000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) (Est.) YTD Child From January 1 of current year until Support \$119.70 the date you filed for bankruptcy: (Est.) YTD Link \$1,200.00 \$0.00 For last calendar year: (Est.) YTD Link \$2,400.00 (January 1 to December 31, 2016 \$0.00 For the calendar year before that: (Est.) YTD Link \$2,400.00 (January 1 to December 31, 2015

Debtor 1 Tamara

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 41 of 68

Word Debtor 1 Tamara __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 42 of 68

r '	Tamara			We	ord	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi or ige	ders include your porations of whic	r relatives; a h you are a for a busir	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; part , or owner of 20% or	nerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
√	No						
	Yes. List all pay	yments to a	an insider.	Dalarasi	Total	A	Daniel Gullian annual
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	ı debts gua	aranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	-						
	City	State	Zip Code				
	City Insider's Name	State	Zip Code				
		State	Zip Code				
	Insider's Name	State	Zip Code				

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 43 of 68

Word

Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title JOINT ACTION Pending Circuit Court of Cook County, Illinois JAMES ANSELM v. WARD TAMARA Court Name On appeal 5600 Old Orchard Road Case number **NumberStreet** 2016-M1-712645 60077 Skokie Illinois City State Zip Code JOINT ACTION Case title Pending Circuit Court of Cook County, Illinois STARKS CLAYTON v. WORD Court Name **TAMARA** On appeal 5600 Old Orchard Road NumberStreet Concluded Case number Skokie Illinois 60077 2017-M6-000424 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property \$0 AD ASTRA RECOVERY SERV Creditor's Name Explain what happened 7330 W 33RD ST N STE 118 Number Street Property was repossessed. Property was foreclosed. **WICHITA** 67205 Kansas Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property \$0 03/01/2017 FLAGSHIP CRD Creditor's Name Explain what happened 3 CHRISTY DRIVE SUITE 201 Number Street Property was repossessed. Property was foreclosed. CHADDS FORD Pennsylvania 19317 Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 44 of 68

Debt	tor 1 Tamara	Word	Case number (if known)	
	First Name Middle Name	Last Name		<u> </u>
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		ank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	of creditors, a court-
	✓ No			
Davi	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
				_
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 45 of 68

Debt		Tamara		Word	Case number (if known)		
		First Name	Middle Name	Last Name			
	14/:+1	hin 0 hafana					
14.	Witi	hin 2 years before you filed for	bankruptcy, did yo	u give any giπs or contrib	utions with a total value of	more than \$600	to any charity?
	✓	No					
		Yes. Fill in the details for each	gift or contribution.				
		Gifts or contributions to char	rities	Describe what you conti	ributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		Charly 5 Hame					
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		nin 1 year before you filed for b	bankruptcy or since	you filed for bankruptcy,	did you lose anything beca	use of theft, fire,	other disaster, or
	gam	nbling?					
	✓	No					
	同	Yes. Fill in the details.					
	_	Describe the property you los	st and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred	ot unu	Include the amount that in		loss	lost
				pending insurance claims	on line 33 of Schedule		
				A/B: Property.			
	_						
Part	7:	List Certain Payments or 1	ransters				
		ut seeking bankruptcy or prepude any attorneys, bankruptcy pe No Yes. Fill in the details.			r services required in your bar	kruptcy.	
	lacksquare	res. I iii ii i ule detaiis.					
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
		Comrad Law Firm		All 1 - F 050 00			¢250.00
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 350.00		7/10/2017	\$350.00
		11101 S. Western Avenue					
		Number Street					
		China and Illinois	00040				
		Chicago Illinois City State	60643 Zip Code				
		Only State	Zip oode				
		Email or website address					
		Person Who Made the Payment	t, if Not You				
		Person Who Was Paid	<u>.</u>				
		-					
		Number Ctreet					
		Number Street					
		Number Street					
		Number Street City State	Zip Code				
		City State	Zip Code				
			Zip Code				

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 46 of 68

Debt	or 1	Tamara		Word	Case numb	oer (if known)		
		First Name	Middle Name	Last Name		· · · · · · · · · · · · · · · · · · ·		
17.	help	you deal with your cr	iled for bankruptoy, did yo reditors or to make paymo t or transfer that you listed o		ehalf pay o	r transfer any property to	anyone v	who promised to
	ш	roo. r iii ii r u lo dotallo.						
				Description and value of any pre transferred	operty	Date payment or transfer was made	Amou	int of payment
		Person Who Was Paid						
		Number Street						
		City Sta	te Zip Code					
		J,	_,,,					
			ers and transfers made as s already listed on this statem	Description and value of prope	rty De	scribe any property or		Date
				transferred		yments received or debts exchange	paid	transfer was made
		Person Who Received	Transfer					
		Number Street						
		City Sta Person's relationship to	•					
		Person Who Received	Transfer					
		Number Street						
		City Sta Person's relationship to						
19.	ben	hin 10 years before you eficiary? ese are often called asset		d you transfer any property to a self	f-settled tr	ust or similar device of w	hich you	are a
	V	No Yes. Fill in the details.						
	Ш	res. I III II II IE UEIdlis.		Description and value of the p	roperty tra	ansferred		Date transfer was made
		Name of trust						

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 47 of 68

Word Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 48 of 68

Word Debtor 1 Tamara Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 49 of 68

Deb		Tamara			Wor		C	ase number (/	if known)		
		First Name	M	liddle Name	Last	Name					
26.		e you been a party	y in any judicia	al or administra	ative proceed	ding under	any environm	iental law? Ir	nclude settlements	and orders	s.
		Yes. Fill in the det	ails.								
				•	Court or age	ncy		Nature	of the case		Status of the case
		Case title						_			Pending
		-		. <u>-</u>	Court Name			_			On appeal
		Case number		_	Number Street			_			Concluded
		Circa Dataila Al	and Varie Dr		City	State	Zip Code				
Par		Give Details Ab				-					
27.	witi	A sole propri A member of A partner in a	etor or self-em f a limited liabil a partnership rector, or man at least 5% of above applies.	uployed in a tra ity company (L aging executiv the voting or ed Go to Part 12.	de, profession LC) or limited e of a corpore quity securities	on, or other I liability paration es of a corp	r activity, eithe artnership (LLF poration	r full-time or	connections to any	Dusiness?	
	_				Describ	oe the natu	ure of the busi	ness	Employer Identification		
		Business Name Number Street City	State	Zip Code	Name o	of account	ant or bookke	eper	Dates business of		
					Describ	oe the natu	ure of the busi	ness	Employer Identii	fication nur	
		Business Name			_				EIN:		
		Number Street			Name o	of account	ant or bookke	ener	Dates business	existed	
		City	State	Zip Code	_				From	То	<u> </u>
					Describ	oe the natu	ure of the busi	ness	Employer Identification		
		Business Name			-				EIN:		
		Number Street			Name o	of account	ant or bookke	eper	Dates business	existed	
		City	State	Zip Code	_				From	То	<u></u>

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 50 of 68

Debt	tor 1 Tamara		Word	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you f creditors, or other parties.	iled for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details b	elow.		
			Date issued	
			Date Issueu	
	Name		MM/DD/YYYY	
	Number Street		_	
	City Sta	ate Zip Code	_	
Part	12: Sign Below			
t	true and correct. I understar a bankruptcy case can resul	nd that making a false sta t in fines up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Tama Signature of			Signature of Debtor 2
	o.g.ratare o.	20010.		Date
	Date 7/10/2	2017		Date
_	Did vou attach additional pa	ges to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	<u> </u>	3		
يا	✓ No			
	Yes			
	Did you pay or agree to pay	someone who is not an at	torney to help you fill out b	ankruptcy forms?
Į.	✓ No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 51 of 68

Tamara First Name		Middle Name	Word Last Name	Case number (if known)	
		wildale Name	Last Name		
Additional F	Page				
the last 3 yea	ars, have you	lived anywhere ot	her than where you live n	ow?	
Debtor 1:			Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 there
			tilere		tilere
				Same as Debtor 1	Same as Deb
7636 S. Sho Number Stre			From 11/2013	Number Street	From
Number Sue	,		To 07/2014	Number Street	To
			10 01/2014		
Chicago	Illinois	60649			<u></u>
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Deb
					<u>—</u>
Number Stre	et		From	Number Street	From
			То		То
-					_
City	State	Zin Codo		City State Zin Code	<u> </u>
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Deb
Number Stre	et		From	Number Street	From
			To		То
		_			
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Deb
				same as 2 sater 1	
			From		From
Number Stre	eet			Number Street	
			То		To
					_
City	State	Zip Code		City State Zip Code	
				Same as Debtor 1	Same as Deb
Number Stre	et		From	Number Street	From
			То		То
-				-	
City	State	Zip Code		City State Zip Code	
Oity	Sidle	Zip Code			
				Same as Debtor 1	Same as Deb
			_		_
Number Stre	et		From	Number Street	From

City

State

Zip Code

City

State

Zip Code

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 52 of 68

B2030 (Form 2030) (12/15)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern District	i or illinois	
те	Tamara Word		Case No.	
	Debtor		2 1	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR
cor	rsuant to 11 U.S.C. § 329(a) and I npensation paid to me within one dered or to be rendered on behalf	year before the filing of the pe	etition in bankruptcy, or agreed to	be paid to me, for services
For	legal services, I have agreed to a	ccept		\$4,000.00
Pri	or to the filing of this statement I	have received		\$350.00
Bal	ance Due			\$3,650.00
2. The	e source of the compensation paid	d to me was:		
	✓ Debtor	Other (specify)		
3. The	e source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my I		with any other person unless the	ey are
		w firm. A copy of the agreemen	a other person or persons who a it, together with a list of the name	
5. ln r	eturn for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	service for all aspects of the bank dvice to the debtor in determinin	
	b. Preparation and filing of any	petition, schedules, statement	s of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors and	d confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	other contested bankruptcy mat	ters;
6. By	agreement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICA		
	ify that the foregoing is a comple in this bankruptcy proceedings.	te statement of any agreement	or arrangement for payment to n	ne for representation of the
	7/10/2017		/s/ Megan Holmes	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 54 of 68

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 55 of 68

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/10/2017		
Signed:	<i>N</i> 3 - 0		
/s/ Tama	ara Word Amora Con		1 110
		/s/ Megan Holmes	Media
Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	· ·	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 62 of 68

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Word, Tamara	Case No	Case No.		
	Debtor(s)	Oase No.			
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MAT	TRIX		
Ti knowledge		ify that the attached list of creditors is tr	rue and correct to the best of their		
Date:	7/10/2017	/s/ Word, Taman Word, Tamana Signature of Dek			

FLAGSHIP CRD 3 CHRISTY DRIVE SUITE 201 CHADDS FORD, PA, 19317

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

DEPTEDNELNET PO Box 740283 Atlanta, GA, 30374

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

Lori Quist Law Office c/o James Anselm 4320 W WINTIELD #200 Warrenville, IL, 60555

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Starks, Clayton 9535 S. Harvard Avenue Chicago, IL, 60628

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201 ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

AT&T Po Box 5014 Carol Stream, IL, 60197

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 65 of 68

Debtor 1 Tamara First Name		Word Ca	ase number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	163. Are your dabte primarily concurred dabte? Consumer dabte are defined in 11 LLC C 5 101(0) as			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f	r 7. Do you estimate that after	r any exempt property is exclude ibute to unsecured creditors?	ed and administrative
^{18.} How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	Resource.	50,000 100,000 an 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	00,001-\$1 billion 000,001-\$10 billion 0,000,001-\$50 billion an \$50 billion
^{20.} How much do you estimate your liabilities to be?		\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	00,001-\$1 billion 000,001-\$10 billion 0,000,001-\$50 billion an \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, ar correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain	napter 7, I am aware that I n I understand the relief avai d I did not pay or agree to p ned and read the notice rec	nay proceed, if eligible, under ilable under each chapter, and pay someone who is not an at quired by 11 U.S.C. § 342(b).	Chapter 7, 11,12, or 13 I choose to proceed
	I request relief in accordance with understand making a false state connection with a bankruptcy of both. 18 U.S.C. §§ 152, 1341, 1	tement, concealing propert ase can result in fines up to 1519, and 3571.	ty, or obtaining money or proposity, or obtaining money or proposity of \$250,000, or imprisonment	perty by fraud in
	Signature of Debtor Executed on 7/10/2017 MM / DD		Signature of Debtor 2 Executed onMM / DD	D/YYYY

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 66 of 68

Fill in this infor	mation to identify your	C350,			
Debtor 1	Tamara First Name	Middle Name	Word Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the	: Northern	District of Illinois (State)		
Case number (If known)			()		
Official	Form 106D	ec			Check if this is a amended filing
Declarati	on About an	Individual Debto	or's Schedules	s	12/1
money or prope	erty by fraud in connection 1341, 1519, and 3571.	ction with a bankruptcy case	r amended schedules. M can result in fines up to	laking a false statement, concealing pro \$250,000, or imprisonment for up to 20	perty, or obtaining years, or both. 18
	ny or agree to pay som	neone who is NOT an attorne	y to help you fill out ban	kruptcy forms?	
Yes. N	lame of person		Attach Bankruptcy Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).	
	alty of perjury, I decla	are that I have read the sumn	nary and schedules filed	with this declaration and	

Signature of Debtor 2

MM/DD/YYYY

/s/ Tamara Word
Signature of Debtor 1

Date 7/10/2017 MM/DD/YYYY

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 67 of 68

Debto		Tamara First Name	Middle Name	Word Last Name	Case number (if known)	
16.		culate the median family in			75°	e a set the management of management of the co
		. Fill in the state in which you		Illinois		
		. Fill in the number of people i		2	_	
	16c	. Fill in the median family inco	me for your state and size	of	-	\$66,487.00
		household	a nongrata inatrikationa for t		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17,	Hov	w do the lines compare?	a separate instructions for the	ms iomi. This list	may also be available at the bankruptcy clerk's office.	
	17a				is form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2).	
	17b	U.S.C. § 1325(b)(3). Go		culation of Dispo	neck box 2, <i>Disposable income is determined under 11</i> osable Income (Official Form 122C-2). On line 39 of that	
Part 3	3:	Calculate Your Commitr	nent Period Under 11	U.S.C. §1325(b)(4)	
18.	Сор	y your total average monthl	y income from line 11.			\$2,208.07
19.					is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a	. If the marital adjustment doe	s not apply, fill in 0 on line	19a.		- <u>\$0.00</u>
	19b	. Subtract line 19a from line	18.			\$2,208.07
20.	Cal	culate your current monthly	income for the year. Follow	ow these steps:		
	20a	. Copy line 19b.				\$2,208.07
		Multiply by 12 (the number of	of months in a year).			x 12
	20b	. The result is your current mo	nthly income for the year fo	or this part of the f	orm.	\$26,496.84
	20c.	. Copy the median family inco	me for your state and size	of household from	line 16c.	\$66,487.00
21.	How	v do the lines compare?				
	図	Line 20b is less than line 20c. commitment period is 3 years		by the court, on t	ne top of page 1 of this form, check box 3, The	
		Line 20b is more than or equal 4, The commitment period is		wise ordered by th	e court, on the top of page 1 of this form, check box	n Andrewson Andrewson
Part 4	: 5	Sign Below				· one
		By signing here, I declare und	er penalty of periury that th	e information on t	his statement and in any attachments is true and correct.	
		V	1- 0		•	> ::::::::::::::::::::::::::::::::::::
		✗ /s/ Tamara Word \②	marall and	3	C	ALTONO COMITO
		Signature of Debtor 1	TO TO THE TOTAL TO		Signature of Debtor 2	**************************************
		Date 7/10/2017 MM/DD/YYYY			Date MM/DD/YYYY	e .
		If you checked 17a, do NOT f If you checked 17b, fill out Fo above.			39 of that form, copy your current monthly income from line	14

Case 17-20514 Doc 1 Filed 07/10/17 Entered 07/10/17 14:13:20 Desc Main Document Page 68 of 68

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Word, Tamara	Case No	
	Debtor(s)	- Case No.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MA	TRIX
Tr knowledge		rify that the attached list of creditors is t	rue and correct to the best of their
Date:	7/10/2017	/s/ Word, Tama	ra Oman Word
		Word, Tamara <i>Signature of De</i>	pbtor